

WAY OF GETTING LOANS IS ASKED

Substitute for "Sharks" Declared Necessary to Aid the Poor.

COL. BATCHELOR'S VIEWS

Says Two Concerns that Lend Money at 6 Per Cent Afford Little Relief.

To the Editor: The idea, more or less erroneously prevalent, that there exists in this city legitimate ways and means for people temporarily embarrassed to obtain loans of money at 6 per cent, when the security they have to offer is no better than that which has been accepted by the so-called "loan sharks."

The mischief in this erroneous view is in that it is preventing such public action as would otherwise take place to afford that relief which is a question of life and death to these temporarily suffering from the pangs of poverty through misfortune.

Congress passed the "loan shark" bill without making any provision for the unfortunate who have been compelled to resort to the "loan sharks" in order that they could live at all. That "loan shark" law has also, by indirection, prohibited a class of loans by regular banks and trust companies, which newly and additionally forces many honorable borrowers today to "loan sharks" or starve. Congress passed a drinking-cup law, forbidding the use of regular and free-of-charge means of drinking ice water, without making any provision to meet what it abolished. The consequence in many cases has been to drive men and women into the cafes and barrooms as the only place where they can get ice water free. Frequent cases where guests frequently feel that such charge is a sort of graft.

Congress passed a "red light" law without making any provision for the victims it turned out into the street.

Alley Bill in Same Class.

Congress is threatening to pass an alley bill, which likewise makes no provision for housing the thousands of tenants now in the alleys, which fact was splendidly shown at length by an extraordinary well presented article in Sunday's Herald, by Edith Elmer Wood, entitled the whole country should read and ponder over.

There is an old adage which Congress might profit by in its legislation to get rid of admitted evils, which says, "Do not throw away dirty water until you get clean."

It is all right to make evils unlawful, but if the remedy is worse than the disease, the subject from a common sense standpoint requires greater consideration.

In the case of the "loan shark" law, the subject is the most serious in its far-reaching effects of all above mentioned.

Without money people cannot live in this District. To forbid its obtaining in one way without providing a better is a literal form of compulsory starvation.

Concerning the erroneously supposed outside methods of relief, in the vast majority of cases these outside methods, regularly incorporated, form no relief at all. They, in such cases, force people to the "loan sharks," for which the reason themselves, for business reasons, to undertake.

Conditions Are Rigid.

In this city there are two small, comparatively speaking, concerns which advertise to lend in small sums at 6 per cent per annum under very rigid conditions. These two concerns are the only outside relief from the effects of the "loan shark" law today in existence. Both of them are doing a legitimate business for the profit there is to them in it. As one philanthropist put it in his own words, "We are not philanthropists but in business to make money," which, of course, is all right in itself, but harmful in its effects when the people at large are led to suppose it fully meets the necessities of those who have been compelled to resort to the "loan sharks."

Both concerns, in instances, have conferred marked benefits upon favorably situated borrowers, but these who happen to be thus favorably situated are less than 1 per cent, it is safe to say, of the total number constantly forced to rely upon the "loan sharks" or starve.

Both concerns require two responsible indorsees on a borrower's note. That means three names on commercial paper or promissory note. Any regular bank will discount at 6 per cent, paper so indorsed, two name paper is usually good enough for them, and it is said the two mentioned concerns take their three name paper to a regular bank and discount it for cash, before they give the borrower his money, as both require four or five days or so between the application for a loan and the getting of it by the borrower.

One of these concerns said that "no loans were made to anybody not having a regular income."

Cuts Out Ninety Per Cent.

That decision cuts out over 90 per cent, at least, of "loan shark" borrowers. Because the vast majority of those forced to resort to "loan sharks" are out of work, have no income, that being the occasion of their need for money.

We are not saying a word against the benefits these two concerns confer on the small percentage they help among their serious need.

But when it comes to an iron-clad regulation that two responsible names shall be affixed to a borrower's note in order to get any loan at all, then, of course, the "loan shark" becomes the only available "last resort" for relief.

Very few, indeed, among the thousands in this city today in serious need of money in order to live at all, are situated to find two responsible indorsees to meet the requirements of these two concerns. Responsible people are not yet running around here to indorse for some starving man or woman.

All of which state of affairs is utterly needless. The fact of the matter is, that but few Americans understand the first principles of banking.

So far as the masses of the people are concerned this whole question was solved in Germany so long ago as 1849, by the greatest financier that country ever produced, Raiffeisen. He taught the toilers in the cities having no surplus means, and the toilers on the farm in similar circumstances, how by building and loan societies, without any capital at all they could become prosperous and self-sustaining. And all that was necessary to such an end was, irresponsible indorsements of promissory notes made payable to an irresponsible borrower having honest intentions. No collateral security of any kind, form, or shape, was required.

Raiffeisen's "banks," as they were called, were widely multiplied until their number, as they were called, mutual institutions. The lawmakers became alarmed, saw ahead that the Raiffeisen system threatened the lives of their old-time institutions, so made laws

forcing the Raiffeisen banks into the ranks of the old-time banks.

In spite of such millstone handicaps, a sufficiency of Raiffeisen's plans prevailed, with an average loss of less than one-seventh of 1 per cent per annum, upwards of \$3,000,000,000 are now loaned annually to the masses, many of them illiterate, of Europe.

COL. J. M. T. BATCHELOR.

PROUTY REPORTS AMENDMENT.

Estimating that the plan proposed through his amendments to the George B. Hays bill will raise annually \$1,000,000 in revenue in the District, Representative Prouty yesterday submitted a formal report on the bill from the House District Committee. Representative Walters, of Pennsylvania, submitted minority report agreeing in part with the Prouty amendments, but declaring against the fixed rate of taxation proposed.

ARGENTINA IS BIGGEST BEEF SHIPPER TO U.S.

Now Sending About 9,000,000 Pounds Into This Country Each Month.

SAID TO BE OF GOOD QUALITY

Argentina is shipping 8,000,000 pounds of beef into the United States every month, leads all nations in exporting beef into this country and has possibilities of enormously increasing the exports, according to a bulletin issued by the Department of Agriculture yesterday.

Argentina contributed 58 per cent of all beef imported by the United States in the last four months, the remaining 42 per cent having been sent her by Australia, New Zealand, Uruguay, Canada and Mexico. The bulletin says "Argentine beef is not excelled in quality by that of any other country exporting in large quantities."

The United States produces about 7,000,000 pounds of beef a year. All imported beef would not be more than 2 per cent of this amount. The imports from Argentina for a year are about 1.5 per cent of the beef produced in this country. "Argentine beef is competitive only with lower grades of domestic beef," it is asserted in the bulletin.

In 1913 more than 5,000,000 bushels of corn were imported by the United States from Argentina. The importations were due largely to the fact that the corn production of the United States fell from 2,125,000,000 bushels in 1912 to 2,445,000,000 in 1913.

The world's recorded corn acreage is about 170,000,000 acres, of which 120,000,000 acres are in America. The United States has 100,000,000 acres. The United States imported only 90,000 bushels in 1912 and of this amount 80,000 bushels came from Argentina.

Motion Picture News A Daily Feature In The Herald

This daily news feature of The Washington Herald is for the benefit of everybody interested in motion pictures.

Suggestions, comments, criticisms, inquiries, and questions, which may be addressed to the Motion Picture Editor, Washington Herald.

"The Bells of Austerlitz," a two-reel drama of the California Mission County, is the latest Domino release.

Enamored by Paquita, a beautiful dancing girl, and Pedro, the proprietor of a gambling house, the son of Don Luis, a wealthy plantation owner, has fallen into financial difficulties.

Pedro, after exhausting every other means to force Jose to pay his gambling debts, finally breaks into the desk in which Don Luis keeps his money. He is discovered by Jose and the young man, in order to save his father from being robbed, gives Pedro his I. O. U. for the amount of his debt. Don Luis finds Jose at Pedro's desk and, mistaking him for a burglar, mortally wounds him. Pedro escapes with Paquita and becomes the leader of a band of desert bandits.

Pedro learns that a caravan laden with rich furnishings for the mission at Austerlitz is crossing the desert and attacks it, carrying off the valuable altar cloths and gold chalices. Pedro Cortez calls the villagers of Austerlitz together and a party headed by Don Luis overtakes Pedro's party. In the fight which follows, Pedro is fatally wounded.

Dring, he confesses to Don Luis his part in the events which led up to the killing of Jose.

A Picture with a Moral, "The Bells of Austerlitz," 10623, Colonial, 927 Pa. Ave., Adv.

Holart Henley, popular throughout the country as a leading stock player, and for some time under the management of David Belasco, is the latest acquisition of the Universal's Imp company. Of a splendid physique and manly poise, he has been a dramatic enthusiast ever since a child. As an Imp player he will be seen in juvenile leads and heavies.

"Three Drops of Poison," A Great Drama! At the Virginia today.—Adv.

Raphael, 9th and O. 4 Reels Daily.—Adv.

CONGRESSIONAL UNION AGAIN WARNS ASHURST

Appeals to Senator Not to Let Suffrage Amendment Go to Vote Until Later in Session.

Senator Ashurst and other members of the House are warned against letting the pending suffrage amendment come to a vote now in a letter addressed to them by the Congressional Union yesterday. The following is a copy of the letter:

"The Congressional Union for Woman Suffrage appeals once again to you, as the Senator in charge of the suffrage amendment, to prevent the bill going to a vote this early in the session. You, yourself, stated yesterday in the Senate that the defeat of the bill was certain if acted upon at the present time. Suffrage sentiment constantly is growing stronger in Congress as well as in the country at large, and there is good reason to hope that the measure will pass the Senate during this session if it is not killed by a premature vote."

"If you and the other Democratic leaders in charge of the measure force it to a vote at a moment when, as you have announced, its defeat is certain, the suffragists of the country must necessarily hold you and the other Democratic leaders, who are acting with you, as responsible for the failure of the bill. Responsibility for defeat cannot be placed upon the suffragists who have urged the vote. You and the other Democrats in charge of the amendment are responsible since you have full knowledge of the situation in the Senate and since you alone control the fortunes of the bill in that body. We confidently expect that you will not allow precipitate action to be taken on this amendment."

Bricks made of peat are being successfully used in Sweden for small buildings.

At the Theaters Next Week

Columbia—"The New Henrietta."

William H. Crane, Douglas Fairbanks, Amelia Bingham, and Patricia Collins are the stars of the cast which is announced for next week at the Columbia. In "The New Henrietta" it is a wonderful cast for a great comedy, based upon the famous play by Bronson Howard, in which Mr. Crane carried his early laurels.

The authors are Winchell Smith and Victor Mapes and they are indebted to the Bronson Howard piece for its important situations. Otherwise the locale is of our times and the scenes are of the impending hour. The stellar combination is a wonderful mixture of the elements which make the theater delightful. In Mr. Crane one has the artist of mellowed experience to dominate a story by those traits which he alone can outline in a personal way. Mr. Fairbanks is his opposite, for he is the youngest male star of our day and has a wide following. Miss Bingham has been an actress-manager and has produced some big successes. Miss Collins has just stepped from her part of Youth in "Everywoman." She is in contrast to the others and makes her stellar debut under the happiest circumstances imaginable.

National—"Change."

"Change," the new play which comes to the New National Theater next week, is said to be a strong drama that has its setting in Glamorganshire in Wales. It is remarkable in that there is no star, each character making the most of his or her role; it is remarkable that even when the play was first seen at the Booth Theater, in New York, the critics were full of praise of the acting of the company. The story, while powerful and relieved by some amusing comedy, is wholesome and interesting. Both play and company have received the indorsement of the Drama League, the president of Columbia College, the Archbishop of Canterbury, Rev. Dr. Parkhurst, and of other who appreciate good plays well acted. "Change" was first produced at the Haymarket Theater, in London. The play is said to show graphically and humorously certain character traits of the people who live in Wales.

Belasco—"The Lure."

All the prominent characters in the real drama of white slavery that is so agitating the United States, will be seen depicted in "The Lure," the famous play on this widespread evil, which comes to the Belasco next week. There are not only the young girl victims—two of them of sharply contrasted types—and the secret service agent who rescues them from the toils, but the man who enters them, the "Madam" who holds them in white slavery, and the corrupt politician who is the silent partner in the system of hideous commerce.

New York has given much praise to the play, which gives as well as intense dramatic power of "The Lure."

Poli—"The Regeneration."

The Poli Players will be seen next week in a revival of "The Regeneration," Owen Williams' own dramatization of his novel, "My Mamie Rose." The story is built around the character of a young hawkeye "tough" who is the leader of his gang. As a consequence of a chance meeting with a beautiful girl who has become a settlement worker, he is aroused to a longing for a better life. The story of his rise is the central story of the play. Mr. Butler will be seen next week as the man who is regenerated by love, and Miss Neilson will be seen in the role of the heroine of the story.

B. F. Keith—"Polite Vaudeville."

Adele Ritchie will make her debut here at B. F. Keith's Theater next week. Her repertoire will include songs which she made famous composed exclusively for her. The extra added attraction will be Harry Tiehe, and his company of Collegians. Third will be Hooty and Lee, parodists. A novelty will be afforded by Ed. Vinton, who will present "Buster," the dog mimic. Another inclusion will be the Four Harveys. Allen Dinehart and Ann Heritage will offer Una Clayton's "Just Half Way." Other additions are Handers and Millers, the leaders of the comedy cockatoos, and the Pathe weekly review. Next Sunday there will be the usual two concerts.

Remson Recital—Tuesday.

Fresh from five years of triumphs in the music centers of Europe, Gertrude Remson, one of the foremost of American sopranos, is announced by T. Arthur Smith for a concert next Tuesday afternoon, beginning at 4:30 o'clock, in the ballroom of the New Willard Hotel. Miss Remson is one of the most attractive artists now before the American public. She will be assisted by Bertha McCorp, a young American pianist, who has attracted much attention in Europe. In addition to several Wagnerian numbers the program will be an admirably selected one.

Belasco Sunday—Evans' Lecture.

Commander E. R. G. Evans, C. B., R. N., who will lecture at the Belasco Theater on next Sunday night, is but thirty-three years old. He is the son of a barrister, and has been in the navy ever since he was sixteen years of age. Three years later—when he was nineteen—he was made a sub-lieutenant. At the age of twenty-one he joined the Discovery Expedition of 1902-04, and was made full lieutenant, and five years later—1907—was awarded the Sahdwell testimonial prize by the lords committee of the admiralty. When the antarctic expedition was organized, he joined the little company, as second in command—under Capt. Scott—and returned, after Capt. Scott's death, in charge of the expedition.

Elmendorf's Last Travel Talk Today.

"Java," the beautiful, the unspoiled, the interesting, will be brought to Washington today and placed on view by Dwight Elmendorf at the New National Theater. Mr. Elmendorf's tour will start at Batavia, and will include in its itinerary: Buitenzorg, the Versailles of the island, with its world-famous botanical gardens; Garoet, with its great coffee estates; Djokjakarta, residence of a sultan, with its tiger cages, elephant stables and courts of justice; Soerabaya, the metropolis of the Eastern half of the island; and a visit to the wonderful temple of Borobudur, one of the surviving wonders of the world.

Mannes Recital.

At the special monthly meeting of the Friday Morning Music Club on Thursday, March 26, at 4:30 p. m., at the Raleigh Hotel, the program will be a sonata recital for violin and piano by David and Clara Mannes, consisting of sonatas by Dvorak and Caesar Franck, also violin solos.

David and Clara Mannes in their sonata recitals for violin and piano were the first to make this intimate and beautiful form of chamber music popular in this country, and these recitals have become an important factor in the musical life of New York, Boston and other musical centers.

Gaiety—Behman Show.

Jack Singer presents his new Behman Show, with Lew Kelly in the leading

role, as the attraction at the Gaiety Theater next week. The piece offered by this company, "The Most Contented Man on Earth," is a typical musical burlesque, introducing many vaudeville features and closing with a trip to Chinatown. The original music introduced is by Paul Rubens, other airs are late song hits.

Members of the list of principals include Lon Hascall, Vic Cammore, George O'Neil, Freda Florence, Laura Hayden, Gertrude Lynch, Apeta Fynes and Martelle and Stella Morrissey.

Orpheum—Feature Films.

Many photographic features will be shown at Moore's Orpheum Theater next week, the chief attraction on Monday and Tuesday being "The Prisoner of Owe." On Wednesday and Thursday will be seen "The Ruby of Destiny," "The Midnight Strike," a stirring story in four parts, will be the main attraction on Friday, and on Saturday will be shown "The War Dog," dealing with the adventures of a war correspondent in the Balkan War.

McCormack Concert Tomorrow.

John McCormack, the celebrated Irish tenor, will give his only recital in Washington this season at the National Theater on Friday afternoon, March 20, at 8:30 o'clock.

At the request of a number of patrons he will sing for his opening number the "Il Mio Tesoro Infanto," from Don Giovanni. His program will also include selections from Mignon and La Tosca and Intermzzo-Schumann; Jai pleure en reve-Hue; Love's Quarrel, Cyril Scott; Mother of Mine, Frank Torra; Ancient Irish songs; Down by the Sally Gardens; She Moved Through the Fair; In Sand's Grove, The Next Market Day, all arranged by Hughes.

Garden—Feature Films.

At Moore's Garden Theater the coming week the main attraction on Monday, Tuesday and Wednesday will be a screen production of Augustus Thomas' celebrated drama "Mizzou." On Thursday and Friday will be seen the latest release of the Famous Players Film Company "Clothes," a film version of Grace George's dramatic success written by Avery Hopwood and Channing Pollock.

American—Vaudeville.

At the American Theater next week the program will consist of musical and comic novelties.

Carita, a new European importation, will give her new novelty wire act. Jordan and Frances will offer their comedy singing and talking entertainment. Miss Arnsman, the dialect comedian, will be here in a new and up-to-the-minute songs. Dreano and company, in a lively comedy skit, entitled "The Talkative Woman," will complete the vaudeville portion of the program.

A new series of motion pictures will be shown in conjunction with the regular performance. Friday night will be amateur night, three cash prizes will be given to the winners. Saturday matinee, Baby Zeld will hold a reception on the stage for the children.

Cosmos.

Charles Richards and a company of five from the big theater circuit, in an enjoyable farce, "The Homebreakers," one of the season's successes, and for the first time at popular prices, will be the headline offering at the Cosmos Theater next week.

Five other attractive acts will support the headliner, and the bill will be supplemented by the Pathe weekly budget of news pictures and a series of selected photo comedies. Sunday, from 3 to 10:30 p. m., continuous concerts will present the attractions of the current week, with new specialties, and an exceptional program of high class music.

Casino.

The Casino Theater bill next week presents as its headline attraction Charles De Land and company in a laughable comedy sketch, "Down the Fire Escape," which is built upon the amusing incidents of a fire scare in a big hotel, without tragic consequences, and is something of a novelty in its way. "The Old Town Quartet," a group of musical favorites with excellent voices, will sing a number of pleasing songs and tell amusing stories.

The Five Mariotts will give an exhibition of whirlwind acrobatics, featuring some novel airplane stunts. Dan Harrington and company will bid for laughter with "The Crazy Janitor," and Florence Tempson, a dainty singing comedienne, will complete the bill. Added

on Saturday "A Marriage of Convenience," a camera presentation of Sydney Grundy's comedy drama will be the chief attraction.

Mexican Situation

Puzzling to Chile

Cannot Invite Huerta Government to Pan-American Conference Until Recognized by United States.

A situation which is puzzling the government of Chile was disclosed yesterday when it was developed that the Mexican situation in particular was largely responsible for the postponement of the Pan-American conference to November 25.

As host to the conference, which is to meet at Santiago de Chile, the Chilean government will send out the invitations to the other governments to attend the conference. But Chile has not recognized the government of Mexico, and like Argentina and Brazil, practically is unable to agree with the United States not to recognize any government in Mexico until the United States has accorded it recognition.

Chile, however, is reluctant to see Mexico slighted in connection with the conference. Consequently, the postponement was suggested by that government, not merely because of the number of countries of Latin-America now involved in disturbances of one sort or another, but really in the hope that the postponement would result in it becoming possible to invite Mexico to send representatives to the conference.

On the other hand, it is generally believed that Mexico will be entitled to participate in the Pan-American Conference whether invited by Chile or not. All the other governments of South America, with the exception of the three named, have recognized the Huerta government, so that, according to the majority view, there is a government in Mexico.

In the District Courts.

Emma S. McK. Hodges, through her mother, Julia E. Hodges, yesterday filed suit against the Terminal Taxicab Company for \$10,000 damages, alleging that while walking at Seventh and K streets northwest, May 19, 1911, she was struck by a taxicab of the defendant company and seriously and permanently injured. Mrs. Julia E. Hodges also filed a suit for \$5,000 damages for doctor's bills, loss of her daughter's company and assistance.

Justice Stafford yesterday signed a decree authorizing George Washington University to devote the income from the principal of a fund given to the university by the will of Eleanor J. Cooper for the purpose of establishing and maintaining in connection with the medical department of the university a research laboratory for the investigation of the nature, causation, prevention and cure of malaria and other infectious diseases.

At a recent election in Sweden the fact was revealed that only 2.6 per cent of the women voters were disqualified for failure to pay taxes, as compared with 24.6 per cent of the men.

AUTO BANDITS ROB HOTEL.

Chicago, March 18.—Four highwaymen in a large limousine took advantage of the fact that all the street lights in the loop district went out early today and made two bold hold-ups. They shot and seriously wounded William Sturmer, assistant manager of the Briggs House, a downtown hotel, and took \$150 from the cash drawer. They were frightened away by P. D. Greenwall, night clerk of the hotel, was about to hand over the cash box, containing more than \$5,000. They also held up the cashier of a restaurant and got \$25.

The Fame of Franklin



Entirely marvelous was the career of Benjamin Franklin. In one lifetime he rose from poverty to world recognition as statesman, diplomat, author, scientist, and philanthropist. It will pay you in your daily life to know Franklin better—Do it through

The Ben Franklin Quiz

The Quiz is built around the maxims and sayings of Franklin. They are an index to his mode of living and contain many excellent principles applicable to yourself. The language and expressions are so original that every reading produces keen delight.

Altogether, the Quiz is a profitable, pleasurable game. You can't help but want to play, especially since the winners will receive

\$3,500 in Cash Awards

Next Sunday is the opening day of the Quiz. How to play is fully explained elsewhere in today's paper. Turn to that page and learn how simply and fairly The Washington Herald has planned the Quiz.

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